

SUBSTITUTE TRUSTEE'S DEED

Michael S. McKay, SUBSTITUTE TRUSTEE
GRANTOR

TO: JPMorgan Chase Bank, as Trustee,
GRANTEE

WHEREAS, on January 7, 2005, Brandon Erby executed a Deed of Trust to Eric L. Sappenfield, Attorney-11788-1, as Trustee, with Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Decision One Mortgage Company LLC, and Lender's successors and assigns being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 2,144 at Page 510 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Decision One Mortgage Company LLC, and Lender's successors and assigns assigned said Deed of Trust to JPMorgan Chase Bank, as Trustee pursuant to an instrument dated February 24, 2006 and recorded in Trust Deed Book 2,570 at Page 284 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, JPMorgan Chase Bank, as Trustee, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated September 11, 2006, and recorded in Trust Deed Book 2,570 at Page 552 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on November 9, 2006, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **One Hundred Thirty-One Thousand Seven Hundred Fifty Dollars and No/100 Cents (\$131,750.00 U.S. Dollars)**, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto JPMorgan Chase Bank, as Trustee, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 65, Section B, Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 62, Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 27th day of November, 2006.

Michael S. McKay
 Michael S. McKay
 Substitute Trustee
 MacNeill & Buffington, P.A.
 1080 River Oaks Drive
 Flowood, MS 39208
 Telephone No. (601) 936-2800

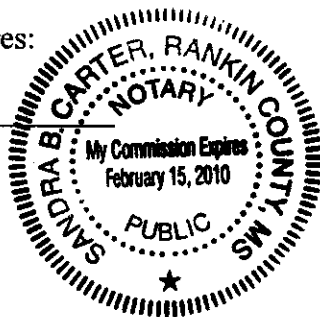
STATE OF MISSISSIPPI)
) ACKNOWLEDGMENT
 COUNTY OF Rankin)

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Michael S. McKay, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 27th day of November, 2006.

Sandra B Carter
 Notary Public

My Commission Expires:



GRANTOR'S ADDRESS AND TELEPHONE NUMBER:

Michael S. McKay
Substitute Trustee
MacNeill & Buffington, P.A.
Suite A-250 River Oaks Office Plaza
1080 River Oaks Drive
Flowood, MS 39208
Telephone No.(601) 936-2800

GRANTEE'S ADDRESS AND TELEPHONE NUMBER:

JPMorgan Chase Bank, as Trustee
c/o Homecomings Financial Network, Inc.
9350 Waxie Way
San Diego, California 92123
Telephone No. 1-858-505-7400

**THIS DOCUMENT PREPARED BY AND
AFTER RECORDING PLEASE RETURN TO:**

Dyke, Henry, Goldsholl & Winzerling, P.L.C.
415 North McKinley, Suite 555
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000
DHGW No. 33314H

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on January 7, 2006, Brandon Erby executed a Deed of Trust to Eric L. Sappanfield, Attorney-11788-1 as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Decision One Mortgage Company LLC, and Lender's successors and assigns, which Deed of Trust was recorded in Trust Deed Book 2,144 at Page 510 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Decision One Mortgage Company LLC, and Lender's successors and assigns, assigned said Deed of Trust to JPMorgan Chase Bank, as Trustee pursuant to an instrument dated February 24, 2006 and recorded in Trust Deed Book 2,570 at Page 264 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, JPMorgan Chase Bank, as Trustee, the holder of said Deed of Trust and the Note secured thereby, substituted Michael S. McKay as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated September 11, 2006, and recorded in Trust Deed Book 2,570 at Page 552 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, JPMorgan Chase Bank, as Trustee, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Michael S. McKay, Substitute Trustee, will on November 9, 2006, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 1:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:
Lot 65, Section 8, Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 62, Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.
Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature on this the 8th day of October, 2006.

/s/Michael S. McKay

Michael S. McKay

Substitute Trustee

MacNeill & Buffington, P.A.

Suite A-250 River Oaks Office Plaza

1080 River Oaks Drive

Flowood, MS 39208

Telephone No. (601) 936-2800

THIS DOCUMENT PREPARED BY:

DYKE, HENRY, GOLDSHOLL & WINZLER, P.L.C.

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Volume No. _____ on the _____ day of _____, 2006

Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 2 day of Nov., 2006

BY Judy H. Denegro

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